



Women's Action to Gain Economic Security

WAGES builds worker-owned
green businesses that create
healthy, dignified jobs for
low-income women



Needs: Entrepreneurship for Immigrant Women



✗ Language barriers

✗ Learning curves: Understanding business models, market feasibility, US consumer culture

✗ Navigating business regulations and requirements

✗ Stresses and burdens of sole proprietorship over time

★ Sustainable economic opportunity

★ Economic integration

★ Next generation dreams



WAGES' Cooperative Solution



Launch and incubate worker-owned cooperatives to share risk & responsibility, achieve small business sustainability in a supportive environment.

Proven Programs:

- ★ Small-Business Development Customized for Cooperatives
- ★ Culturally Appropriate Training for Worker-Owners
- ★ Co-op Network & Shared Business Services



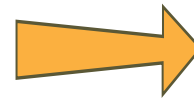
Proven Model: Cooperative Development



WAGES identifies a group of women interested in being worker-owners and forms a co-op.



The co-op receives support from WAGES until it reaches maturity.



After incubation co-ops continue to benefit from membership in WAGES' co-op network



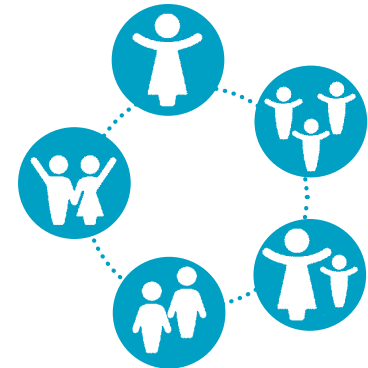
When **FOUNDING** a co-op, WAGES offers

- Training for founding members
- Business model
- Co-op legal formation



During **INCUBATION**, WAGES provides

- Technical assistance
- Business development support
- Leadership development for members
- Vocational training
- Co-op management services



All co-ops receive **ONGOING NETWORK SUPPORT** through WAGES

- Joint business services
- Product purchasing and economies of scale
- Peer leadership and support
- Management training



Proven Results: Stable, Secure Businesses and Earnings

- ★ 5 Bay Area Cooperatives
- ★ \$3.2M combined annual sales
- ★ 103 jobs
- ★ Benefits – ie medical, time off, disability
- ★ Average member tenure 4.2 to 6 years
- ★ Individual incomes  158%
- ★ Median household income  70-86%



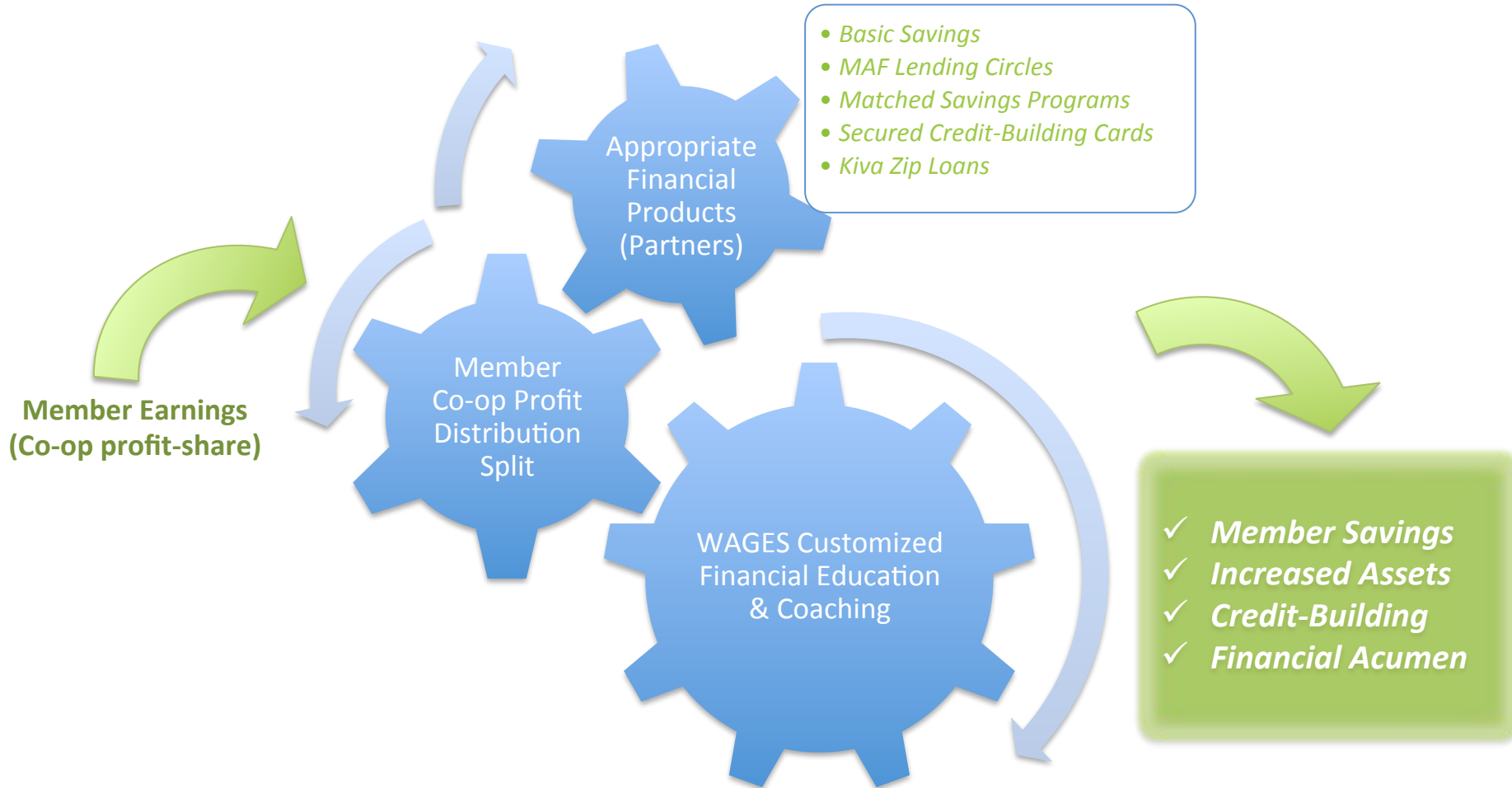
Proven Results: Personal, Social, Financial Assets



- ★ Median retained earnings asset @ \$3,422, w/emergency no-interest loans
- ★ Secure, stable earnings through co-op profit distribution
- ★ Personal capability and leadership development
- ★ Protection from workplace hazards and abuses
- ★ Social support and coherence



Promising Program: Financial Inclusion



Upcoming Program: New Industry Cooperative



*Nonprofit technical assistance partner
w/industry expertise*

WAGES Cooperative Development Programs

*Established, socially-responsible private
sector partner with brand recognition*



www.wagescooperatives.org

See technical assistance page for:

- Downloadable *Foundations of WAGES Cooperatives*
- Upcoming tools for co-op developers and communities
 - Updates on 2013 Co-op Intensive Institute

